

From: Ron Robeson <rgrobeson@yahoo.com>
Sent: Monday, March 18, 2013 11:05 PM
To: INSTestimony
Subject: Oppose HB 6656

Members of the Insurance and Real Estate committee,

I am in OPPOSITION to H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE . 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'. The very notion that a bill of this nature is introduced to our legislature is indicative that too many elected officials stand in opposition of the natural right of self-defense. Our rights as citizens of Connecticut and the United States should in no way shape or form ever be contingent on whether or not we may be able to purchase and maintain insurance. This is another ill-conceived scheme that has been added to the pile of growing burdensome requirements that attempt to drive up the cost of firearms ownership. This is an unacceptable outcome for those of us who understand that a government (municipal, state or federal) has no official duty to protect an individual from harm. (Warren v District of Columbia). While in some instances the police do show up and protect people (which is a good thing), the majority of the time this is not the case, ultimately the life of an individual is their own responsibility to protect. Police, simply put, cannot be everywhere all at once. If the cost of owning a firearm becomes too prohibitive will Connecticut guarantee the protection of every citizen that wishes to exercise their rights but cannot afford the insurance requirement of owning a gun? Would Connecticut subsidize policies for poor or low income people that cannot afford "Gun insurance" so that they would not be disenfranchised? What mechanism or criteria will the Insurance companies use in deciding who they will or will not extend coverage to? Will this create a veiled gun registration scheme? Will the state send out "collectors" if insurance coverage lapses?

How does this prevent someone from obtaining a firearm and using it illegally? People who use firearms illegally will not purchase insurance. Who will this absurd requirement really impact?

I sincerely hope that the Insurance and Real Estate Committee hearing this particular bill comes to realize that every single gun owner (that is law abiding) is essentially being systematically punished for the acts of a mentally ill person that plotted and executed a truly horrific event.

Very Respectfully,

Ronald Robeson

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